

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:	)	<b>Mail Stop AF</b>
	)	
John GAVAN et al.	)	Group Art Unit: 3621
	)	
Application No.: 10/627,033	)	Examiner: Charles C. Agwumeczie
	)	
Filed: July 24, 2003	)	
	)	
For: SYSTEM AND METHOD FOR	)	
DETECTING AND MANAGING	)	
FRAUD	)	

U.S. Patent and Trademark Office  
Customer Window, Mail Stop AF  
Randolph Building  
401 Dulany Street  
Alexandria, Virginia 22314

**AMENDMENT AFTER FINAL**

In response to the final Office Action of December 8, 2006, and pursuant to 37 C.F.R. §

1.116, Applicants propose amending the present application as follows.

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks** begin on page 15 of this paper.